

WHAT IS CLAIMED IS:

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- 1 1. A method for storing and retrieving electronic records, said method
2 comprising:
3 creating a transaction by buying a good or service;
4 forwarding an electronic record with details of said transaction to an
5 electronic-record repository;
6 retrieving a copy of said electronic record from said electronic-record
7 repository over an internet.
- 1 2. The method of claim 1 wherein said step of creating comprises
2 creating a transaction by buying from a physically extant merchant.
- 1 3. The method of claim 2 wherein said step of forwarding comprises
2 forwarding said electronic record to an electronic-record repository
3 containing an electronic record with details of a transaction created at business
4 other than said merchant.
- 1 4. The method of claim 1 wherein said step of creating comprises
2 creating a transaction by buying from a virtual business.
- 1 5. The method of claim 4 wherein said step of forwarding comprises
2 forwarding said electronic record to an electronic-record repository
3 containing an electronic record with details of a transaction created at business
4 other than said merchant.
- 1 6. The method of claim 1 wherein said step of forwarding comprises
2 forwarding to an electronic-record repository an electronic record with
3 details of said transaction, said details including one of date, time, amount,
4 merchant identification, merchant's store identification, merchant's store cash-
5 register identification, merchant's cashier identification, payment type, payment

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one of downloading, printing, faxing and e-mailing a copy of said electronic record.

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22. The method of claim 1, further comprising the step of then using said electronic record as proof of said transaction.

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23. The method of claim 22 wherein said step of using comprises then using said electronic record as proof of said transaction in order to dispute an alternative record of said transaction.

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24. The method of claim 22 wherein said step of using comprises then using said electronic record as proof of said transaction in order to return said good.

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25. The method of claim 22 wherein said step of using comprises then using said electronic record as proof of said transaction in order to exchange said good.

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26. The method of claim 22 wherein said step of using comprises then using said electronic record to file a warranty claim with respect to said good.

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27. The method of claim 1, further comprising the step of viewing said electronic record.

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28. The method of claim 1 wherein said step of retrieving comprises offering a discount as an after-purchase promotion, optionally dependent on the credit card used for said transaction, the date of said transaction or the date of said retrieval.

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29. A method for storing and retrieving electronic records, said method

1 comprising:

2 creating a transaction by buying a good or service from a physically extant
3 merchant;

4 forwarding an electronic record with details of said transaction, said details
5 including one of date, time, amount, merchant identification, merchant's store
6 identification, merchant's store cash-register identification, merchant's cashier
7 identification, payment type, payment card number, payment-card expiration date,
8 line items, line-item prices, transaction total, transaction keys, transaction type and
9 electronic signature to an electronic-record repository containing an electronic
10 record with details of a transaction created at business other than said merchant;

11 using a web browser to log onto a web site hosting said electronic-record
12 repository;

13 then searching for said electronic record on said electronic-record repository
14 over an internet;

15 using a web browser to retrieve a copy of said electronic record from said
16 website on behalf of one of the following: said buyer, said merchant or a third party
17 to said transaction and performing one of downloading, printing, faxing and
18 e-mailing a copy of said electronic record; and

19 then using said electronic record as proof of said transaction in order to
20 dispute an alternative record of said transaction or return or exchange said good.

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